



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name COLUMBIA BANKING SYSTEM, INC.

City/State TACOMA, WA

Bank Holding Company Information

Federal Reserve District: 12

Consolidated Assets (\$000): 20,411,552

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

COLUMBIA BANKING SYSTEM, INC.
1301 A STREET, SUITE 800

TACOMA, WA 98402

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BHC Name

City/State

Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	21,146,668			17,630,757			18,437,564			15,396,713			13,347,792		
Net income (\$000)	181,272			159,909			202,820			154,244			194,451		
Number of BHCs in peer group	132			132			130			128			125		
	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.97	2.79	58	3	2.65	75	2.97	2.60	77	3.35	2.77	85	3.84	3.01	86
+ Non-interest income	0.47	0.94	25	0.52	1.09	21	0.50	1.04	21	0.56	1.21	23	0.71	1.32	23
- Overhead expense	1.93	2.18	36	1.96	2.21	35	1.98	2.17	38	2.21	2.57	34	2.63	2.69	53
- Provision for credit losses	0	0.10	12	-0.03	-0.12	67	0.03	-0.09	80	0.50	0.51	55	0.03	0.15	18
+ Securities gains (losses)	0	0	45	0	0.01	62	0	0.01	56	0.02	0.02	62	0.02	0.01	79
+ Other tax equivalent adjustments	0	0	3	-0.01	0	1	-0.01	0	3	-0.01	0	2	-0.01	0	0
= Pretax net operating income (tax equivalent)	1.51	1.46	60	1.58	1.76	40	1.45	1.66	34	1.30	1.04	68	1.90	1.56	78
Net operating income	1.14	1.10	59	1.21	1.34	41	1.10	1.26	32	1	0.81	68	1.46	1.19	79
Net income	1.14	1.10	59	1.21	1.34	41	1.10	1.26	32	1	0.82	67	1.46	1.19	79
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.74	3.36	75	3.47	3.12	71	3.49	3.06	75	3.78	3.55	65	4.56	4.41	63
Interest expense	0.08	0.35	4	0.05	0.26	6	0.05	0.25	4	0.13	0.52	3	0.30	1.08	3
Net interest income (tax equivalent)	3.66	3.01	91	3.42	2.85	82	3.44	2.80	86	3.66	3.01	86	4.25	3.33	84
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.09	24	0	0.12	14	0.01	0.11	15	0.15	0.27	44	0.03	0.21	17
Earnings coverage of net loan and lease losses (X)	895.25	36.38	95	3,530.33	26.30	99	267.19	39.72	93	19.07	22.91	62	84.69	24.40	89
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.32	1.17	71	1.50	1.32	69	1.46	1.23	74	1.58	1.58	57	0.96	0.83	66
Allowance for loan and lease losses / Total loans and leases	1.32	1.15	72	1.50	1.30	71	1.46	1.20	75	1.58	1.55	59	0.96	0.81	67
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.12	0.39	12	0.26	0.58	16	0.22	0.49	18	0.37	0.71	20	0.38	0.57	31
30-89 days past due loans and leases / Total loans and leases	0.23	0.33	53	0.08	0.29	15	0.07	0.32	8	0.30	0.39	47	0.28	0.43	36
Liquidity and Funding															
Net noncore funding dependence	0.34	5.89	25	-3.48	-3.31	49	-2.71	-2.33	51	-1.82	3.20	40	9.16	14.45	35
Net short-term noncore funding dependence	-0.15	0.87	39	-3.96	-9.17	66	-3.28	-7.71	63	-2.46	-4.76	55	8.45	3.38	61
Net loans and leases / Total assets	56.53	63.09	27	50.48	58.81	21	50.11	58.67	22	56.11	61.58	25	61.63	63.77	33
Capitalization															
Tier 1 leverage ratio	9	9.22	45	8.43	9.07	33	8.55	8.98	39	8.86	9.13	43	10.17	9.76	65
Holding company equity capital / Total assets	10.36	9.68	59	12.49	10.79	75	12.36	10.71	76	14.16	11.16	87	15.34	12.43	84
Total equity capital (including minority interest) / Total assets	10.36	9.81	57	12.49	10.91	74	12.36	10.82	75	14.16	11.29	86	15.34	12.57	83
Common equity tier 1 capital / Total risk-weighted assets	12.50	11.79	65	12.79	12.64	58	13.01	12.42	66	12.88	12.38	64	12.45	12.17	61
Net loans and leases / Equity capital (X)	5.45	6.64	29	4.04	5.47	21	4.05	5.53	20	3.96	5.58	16	4.02	5.21	23
Cash dividends / Net income	39.02	31.93	64	52.44	27.22	91	41.34	28.27	79	62.38	42.30	80	52.59	33.12	83
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	9.72	6.04	71	14.60	9.51	75	26.30	10.50	88	17.79	16.68	58	7.52	9.26	56
Equity capital	-8.94	-3.83	37	0.92	7.52	15	10.27	7.46	74	8.69	6.99	65	6.21	10.49	39
Net loans and leases	22.88	14.48	79	-1.74	-0.66	53	12.80	3.36	82	7.23	9.07	51	4.39	9.10	34
Noncore funding	11.35	36.20	45	5.48	-21.64	85	22.38	-14.79	90	-79	-12.18	0	105.23	6.59	96
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	0.47	11.91	28	1.51	10.65	28	0.39	10.95	25	1.49	13.56	24	1.63	13.04	30
Equity investment in subsidiaries / Equity capital	100.44	104.01	38	99.63	103.15	30	100.30	103.22	41	100.95	102.81	40	100.08	103.22	37
Cash from ops + noncash items + op expense / Op expense + dividends	105.85	118.32	44	187.05	155.61	70	136.76	154.48	47	99.92	147.24	22	166.55	190.27	47

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	353,601	309,819	422,800	432,742	453,840	14.13	52.43
Income from lease financing receivables.....	79	83	110	4	23	-4.82	
Fully taxable income on loans and leases.....	348,161	303,513	414,425	423,450	442,946	14.71	53.84
Tax-exempt income on loans and leases.....	5,519	6,389	8,485	9,296	10,917	-13.62	-2.75
Estimated tax benefit on income on loans and leases.....	3,284	4,067	5,378	4,695	6,660	-19.25	-26.52
Income on loans and leases (tax equivalent).....	356,964	313,969	428,288	437,441	460,523	13.69	50.97
Investment interest income (tax equivalent).....	121,286	87,275	126,456	94,691	85,830	38.97	178.90
Interest on balances due from depository institutions.....	2,374	596	955	660	1,312	298.32	785.82
Interest income on other earning assets.....	257	246	327	1,286	1,317	4.47	22.97
Total interest income (tax equivalent).....	480,881	402,086	556,026	534,078	548,982	19.60	71.49
Interest on time deposits of \$250K or more.....	221	247	426	432	1,033	-10.53	718.52
Interest on time deposits < \$250K.....	68	244	209	922	1,384	-72.13	-72.47
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	8,400	3,873	5,529	7,990	19,702	116.89	236.67
Interest on other borrowings and trading liabilities.....	960	284	428	6,459	12,529	238.03	-29.52
Interest on subordinated debt and mandatory convertible securities.....	536	1,371	1,932	1,871	1,871	-60.90	
Total interest expense.....	10,185	6,019	8,524	17,674	36,519	69.21	146.55
Net interest income (tax equivalent).....	470,696	396,067	547,502	516,404	512,463	18.84	70.37
Non-interest income.....	74,559	68,492	91,618	86,336	95,145	8.86	-9.60
Adjusted operating income (tax equivalent).....	545,255	464,559	639,120	602,740	607,608	17.37	51.98
Overhead expense.....	305,317	259,030	364,988	339,820	351,453	17.87	48.60
Provision for credit losses.....	-450	-4,100	5,000	77,700	3,493		
Securities gains (losses).....	0	314	314	3,285	2,132	-100.00	
Other tax equivalent adjustments.....	-772	-1,331	-1,916	-1,870	-1,772		
Pretax net operating income (tax equivalent).....	239,670	208,487	267,417	200,048	253,048	14.96	61.94
Applicable income taxes.....	49,256	40,559	53,689	38,148	47,161	21.44	23.04
Tax equivalent adjustments.....	9,142	8,019	10,908	7,656	11,436	14.00	-15.87
Applicable income taxes (tax equivalent).....	58,398	48,578	64,597	45,804	58,597	20.21	14.73
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	181,272	159,909	202,820	154,244	194,451	13.36	86.69
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	181,272	159,909	202,820	154,244	194,451	13.36	86.69
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	181,272	159,909	202,820	154,244	194,451	13.36	86.69
Investment securities income (tax equivalent).....	121,286	87,275	126,456	94,691	85,830	38.97	178.90
US Treasury and agency securities (excluding mortgage-backed securities).....	3,585	2,611	3,649	3,367	5,759	37.30	-11.96
Mortgage-backed securities.....	91,782	63,554	93,171	69,531	59,178	44.42	280.27
All other securities.....	25,919	21,110	29,636	21,793	20,893	22.78	69.64
Cash dividends declared.....	70,725	83,849	83,841	96,215	102,265	-15.65	83.86
Common.....	70,725	83,849	83,841	96,215	102,265	-15.65	83.86
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.03	3.12	39	3.04	2.90	59	3.02	2.85	63	3.47	3.27	65	4.11	4	60
Less: Interest expense	0.06	0.33	3	0.05	0.24	6	0.05	0.23	4	0.11	0.48	3	0.27	0.98	4
Equals: Net interest income (tax equivalent)	2.97	2.79	58	3	2.65	75	2.97	2.60	77	3.35	2.77	85	3.84	3.01	86
Plus: Non-interest income	0.47	0.94	25	0.52	1.09	21	0.50	1.04	21	0.56	1.21	23	0.71	1.32	23
Equals: adjusted operating income (tax equivalent)	3.44	3.77	30	3.51	3.80	35	3.47	3.70	35	3.91	4.04	44	4.55	4.41	61
Less: Overhead expense	1.93	2.18	36	1.96	2.21	35	1.98	2.17	38	2.21	2.57	34	2.63	2.69	53
Less: Provision for credit losses	0	0.10	12	-0.03	-0.12	67	0.03	-0.09	80	0.50	0.51	55	0.03	0.15	18
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	45	0	0.01	60	0	0.01	55	0.02	0.02	62	0.02	0.01	79
Plus: other tax equivalent adjustments	0	0	3	-0.01	0	1	-0.01	0	3	-0.01	0	2	-0.01	0	0
Equals: Pretax net operating income (tax equivalent)	1.51	1.46	60	1.58	1.76	40	1.45	1.66	34	1.30	1.04	68	1.90	1.56	78
Less: Applicable income taxes (tax equivalent)	0.37	0.34	62	0.37	0.41	39	0.35	0.38	44	0.30	0.23	68	0.44	0.36	77
Less: Minority interest	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.14	1.10	59	1.21	1.34	41	1.10	1.26	32	1	0.81	68	1.46	1.19	79
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.14	1.10	59	1.21	1.34	41	1.10	1.26	32	1	0.82	67	1.46	1.19	79
Memo: Net income (last four quarters)	1.06	1.10	46	1.26	1.30	48	1.10	1.26	32	1	0.82	67	1.46	1.19	79
Net income—BHC and noncontrolling (minority) interest	1.14	1.11	57	1.21	1.35	41	1.10	1.27	32	1	0.83	67	1.46	1.20	78
Margin Analysis															
Average earning assets / Average assets	81.17	92.93	0	87.66	93.09	3	86.40	93.08	1	91.67	92.32	41	90.27	91.05	37
Average interest-bearing funds / Average assets	44.37	60.58	3	43.37	61.98	2	43.30	61.99	2	43.54	64.06	2	44.77	65.57	3
Interest income (tax equivalent) / Average earning assets	3.74	3.36	75	3.47	3.12	71	3.49	3.06	75	3.78	3.55	65	4.56	4.41	63
Interest expense / Average earning assets	0.08	0.35	4	0.05	0.26	6	0.05	0.25	4	0.13	0.52	3	0.30	1.08	3
Net interest income (tax equivalent) / Average earning assets	3.66	3.01	91	3.42	2.85	82	3.44	2.80	86	3.66	3.01	86	4.25	3.33	84
Yield or Cost															
Total loans and leases (tax equivalent)	4.30	4.24	63	4.36	4.07	71	4.36	4.01	74	4.65	4.27	71	5.35	5.09	73
Interest-bearing bank balances	0.77	0.79	46	0.13	0.13	57	0.15	0.14	76	0.16	0.27	18	5.07	2.04	97
Federal funds sold and reverse repos		1.05			0.25			0.25			0.68			2.44	
Trading assets		0.57			0.45			0.45			0.60			0.99	
Total earning assets	3.66	3.33	75	3.39	3.09	69	3.41	3.04	74	3.72	3.51	60	4.45	4.36	57
Investment securities (tax equivalent)	3.01	1.96	95	2.34	1.77	88	2.47	1.77	88	2.40	2.25	65	2.73	2.76	48
US Treasury and agency securities (excluding mortgage-backed securities)	0.58	1.38	6	0.50	1.23	11	0.49	1.14	15	0.67	1.75	9	1.42	2.32	9
Mortgage-backed securities	2.06	1.87	72	1.81	1.55	76	1.85	1.57	81	2.36	2.05	79	2.57	2.61	46
All other securities	3.33	2.89	72	3.74	2.85	79	3.60	2.81	78	4.05	3.24	79	4.17	4.06	71
Interest-bearing deposits	0.12	0.35	15	0.08	0.22	17	0.08	0.21	18	0.15	0.53	5	0.41	1.10	8
Time deposits of \$250K or more	0.21	0.61	7	0.31	0.70	12	0.36	0.66	19	0.37	1.42	2	0.93	1.96	5
Time deposits < \$250K	0.03	0.58	3	0.14	0.67	3	0.09	0.62	2	0.39	1.36	3	0.48	1.82	3
Other domestic deposits	0.13	0.31	21	0.07	0.16	25	0.07	0.15	27	0.14	0.36	10	0.40	0.93	8
Foreign deposits		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.84	0.88	57	0.17	0.18	66	0.17	0.17	67	0.43	0.62	43	1.77	1.86	47
Other borrowed funds and trading liabilities	0.69	1.55	14	0.40	1.29	22	0.40	1.27	23	1.53	1.50	51	2.27	2.38	42
All interest-bearing funds	0.14	0.54	5	0.10	0.38	8	0.11	0.37	7	0.26	0.74	6	0.61	1.49	7

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	74,559	68,492	91,618	86,336	95,145
Fiduciary activities income	5,543	4,803	6,406	5,825	5,693
Service charges on deposit accounts - domestic	21,218	18,536	25,549	24,379	27,034
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	8,853	7,159	9,460	8,125	13,189
Insurance activities revenue	156	301	394	134	138
Venture capital revenue	0	0	0	0	0
Net servicing fees	1,296	1,508	1,885	1,053	1,133
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	6,212	9,611	11,670	14,077	12,708
Other non-interest income	31,281	26,574	36,254	32,743	35,250
Total overhead expenses	305,317	259,030	364,988	339,820	351,453
Personnel expense	181,944	160,240	224,622	210,201	213,618
Net occupancy expense	30,451	27,112	36,950	34,809	34,045
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	6,727	5,610	7,986	8,724	10,479
Other operating expenses	86,195	66,068	95,430	86,086	93,311
Fee income on mutual funds and annuities	5,438	4,559	5,803	5,494	10,754
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,063	2,018	2,170	2,091	2,162
Average personnel expense per employee	88.19	79.41	103.51	100.53	98.81
Average assets per employee	10,250.45	8,736.75	8,496.57	7,363.33	6,173.82

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	7.29	2.43	89	6.66	2.14	89	6.33	2.17	88	6.36	2.02	89	11.30	2.72	93
Overhead expenses / Net Interest Income + non-interest income	57.03	58.02	45	56.90	58.85	36	58.28	59.28	41	57.28	62.28	35	59.13	61.29	44
Percent of Average Assets															
Total overhead expense	1.93	2.18	36	1.96	2.21	35	1.98	2.17	38	2.21	2.57	34	2.63	2.69	53
Personnel expense	1.15	1.20	47	1.21	1.23	49	1.22	1.21	53	1.37	1.30	59	1.60	1.41	72
Net occupancy expense	0.19	0.22	32	0.21	0.24	32	0.20	0.23	34	0.23	0.26	31	0.26	0.28	36
Other operating expenses	0.59	0.73	31	0.54	0.72	26	0.56	0.72	29	0.62	0.94	21	0.78	0.97	42
Overhead less non-interest income	1.45	1.22	66	1.44	1.08	78	1.48	1.10	83	1.65	1.25	79	1.92	1.32	85
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	56	57.55	38	55.76	58.34	36	57.11	58.83	38	56.38	61.82	31	57.84	60.64	42
Personnel expense	33.37	31.86	54	34.49	32.89	59	35.15	32.93	62	34.87	32.36	63	35.16	32.39	65
Net occupancy expense	5.58	5.98	40	5.84	6.26	41	5.78	6.23	44	5.78	6.58	34	5.60	6.52	32
Other operating expenses	17.04	19.14	34	15.43	18.68	26	16.18	19.18	31	15.73	22.28	18	17.08	21.20	28
Total non-interest income	13.67	24.10	26	14.74	28.20	20	14.34	27.67	19	14.32	28.83	21	15.66	29.23	21
Fiduciary activities income	1.02	2.13	42	1.03	2.27	41	1	2.20	44	0.97	2.09	40	0.94	1.97	42
Service charges on domestic deposit accounts	3.89	3.30	57	3.99	3.25	63	4	3.27	61	4.04	3.27	64	4.45	3.88	56
Trading revenue	0	0.57	34	0	0.68	25	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions	1.62	2.15	56	1.54	2.46	54	1.48	2.58	51	1.35	2.46	48	2.17	3.54	58
Insurance activities revenue	0.03	0.36	45	0.06	0.38	51	0.06	0.36	50	0.02	0.41	39	0.02	0.47	38
Venture capital revenue	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.24	1.23	45	0.32	0.56	59	0.29	0.60	58	0.17	0.01	72	0.19	0.28	57
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	1.14	1.19	59	2.07	3.64	45	1.83	3.30	42	2.34	3.92	52	2.09	1.86	62
Other non-interest income	5.74	8.80	36	5.72	9.39	29	5.67	9.27	29	5.43	9.65	28	5.80	10.04	24
Overhead less non-interest income	42.32	32.79	81	41.01	29.67	82	42.77	30.52	86	42.06	31.93	76	42.18	31.06	84
Applicable income taxes / Pretax net operating income (tax equivalent)	20.55	21.50	37	19.45	21.49	25	20.08	21.18	34	19.07	18.63	47	18.64	20.56	32
Applicable income tax + TE / Pretax net operating income + TE	24.37	23.57	62	23.30	23.11	57	24.16	22.67	71	22.90	21.18	57	23.16	23.23	51

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

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Peer #

Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	7,330,994	5,571,377	6,721,479	5,330,854	5,264,031	31.58	91.48
Commercial and industrial loans	2,652,218	2,410,243	2,442,490	2,629,127	2,147,681	10.04	78.39
Loans to individuals	46,724	30,120	43,027	35,526	43,773	55.13	9.43
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	532,098	494,893	463,937	489,759	463,358	7.52	31.92
Other loans and leases	1,131,478	1,026,107	980,778	968,875	842,340	10.27	49.21
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	11,693,512	9,532,740	10,651,711	9,454,141	8,761,183	22.67	79.35
Less: Allowance for loan and lease losses	154,871	142,785	155,578	149,140	83,968	8.46	116.25
Net loans and leases	11,538,641	9,389,955	10,496,133	9,305,001	8,677,215	22.88	78.94
Debt securities that reprice or mature in over 1 year	6,645,405	6,821,971	7,912,616	5,121,394	3,654,535	-2.59	221.98
Mutual funds and equity securities	2,792	892	1,668	90	102	213.00	-45.40
Subtotal	18,186,838	16,212,818	18,410,417	14,426,485	12,331,852	12.18	113.53
Interest-bearing bank balances	54,124	703,760	671,300	434,867	24,132	-92.31	-60.37
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	134,701	85,106	146,710	88,741	91,608	58.27	-2.99
Trading assets	0	0	0	0	0		
Total earning assets	18,375,663	17,001,684	19,228,427	14,950,093	12,447,592	8.08	108.99
Non-interest-bearing cash and due from depository institutions	263,551	193,715	153,413	218,899	223,541	36.05	41.61
Premises, fixed assets, and leases	216,335	215,115	231,477	222,517	220,059	0.57	55.03
Other real estate owned	0	381	381	553	552	-100.00	-100.00
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	1,556,003	1,192,178	1,332,820	1,192,786	1,187,886	30.52	124.66
Total assets	20,411,552	18,603,073	20,946,518	16,584,848	14,079,630	9.72	107.97
Quarterly average assets	21,215,882	18,330,109	20,857,983	16,477,246	13,750,840	15.74	118.74
Average loans and leases (YTD)	11,056,129	9,592,402	9,830,594	9,409,961	8,611,328	15.26	74.89
Memoranda							
Loans held-for-sale	1,251	11,355	9,774	26,480	17,718	-88.98	-83.97
Loans not held-for-sale	11,692,261	9,521,385	10,641,937	9,427,661	8,743,465	22.80	79.55
Real estate loans secured by 1-4 family	1,072,473	835,232	1,023,682	710,061	655,039	28.40	91.63
Commercial real estate loans	5,887,359	4,415,053	5,366,019	4,330,855	4,306,700	33.35	99.08
Construction and land development	512,308	326,569	384,756	268,662	361,177	56.88	34.60
Multifamily	552,237	413,582	495,997	395,896	411,741	33.53	132.54
Nonfarm nonresidential	4,822,814	3,674,902	4,485,266	3,666,297	3,533,782	31.24	106.17
Real estate loans secured by farmland	371,162	321,092	331,778	289,938	302,292	15.59	19.08
Total investment securities	6,782,898	6,907,969	8,060,994	5,210,225	3,746,245	-1.81	207.21
U.S. Treasury securities	166,306	0	157,536	0	0		66422.40
US agency securities (excluding mortgage-backed securities)	545,610	705,554	713,781	688,226	378,464	-22.67	27.94
Municipal securities	826,834	781,173	997,291	753,572	488,802	5.85	71.01
Mortgage-backed securities	5,198,806	5,420,350	6,143,124	3,768,337	2,878,877	-4.09	302.21
Asset-backed securities	42,550	0	47,594	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	2,792	892	1,668	90	102	213.00	-45.40
Available-for-sale securities	4,700,821	4,831,919	5,910,999	5,210,135	3,746,143	-2.71	112.91
U.S. Treasury securities	166,306	0	157,536	0	0		66422.40
US agency securities (excluding mortgage-backed securities)	545,610	705,554	713,781	688,226	378,464	-22.67	27.94
Municipal securities	826,834	781,173	997,291	753,572	488,802	5.85	71.01
Mortgage-backed securities	3,119,521	3,345,192	3,994,797	3,768,337	2,878,877	-6.75	141.34
Asset-backed securities	42,550	0	47,594	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-332,002	-4,106	-25,722				
Available-for-sale securities appreciation (depreciation)	-746,744	58,178	12,959	212,607	43,046		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	956,534	845,950	968,062	861,573	588,573	13.07	128.12

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Peer #

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	8,916,362	7,975,040	8,862,260	6,913,842	5,329,608	11.80	931.36
NOW, ATS and transaction accounts	2,704,268	2,317,744	2,693,290	2,010,512	1,351,391	16.68	1647.24
Time deposits less brokered deposits < \$250K	244,710	217,737	285,718	226,257	235,816	12.39	509.79
MMDA and other savings accounts	5,954,442	5,333,802	6,012,591	4,608,289	3,607,030	11.64	-14.22
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	17,819,782	15,844,323	17,853,859	13,758,900	10,523,845	12.47	122.72
Time deposits of \$250K or more	126,729	107,983	160,239	107,686	151,994	17.36	53.42
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	48,733	40,040	86,013	73,859	64,437	21.71	19.06
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	9,966	2,600	2,772	163	946,705	283.31	887.71
Other borrowings w/remaining maturity over 1 year	64,847	69,143	70,962	74,754	69,794	-6.21	1088.54
Brokered deposits < \$250K	0	5,000	0	5,000	12,259	-100.00	-100.00
Noncore funding	250,275	224,766	319,986	261,462	1,245,189	11.35	-35.52
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	20,310	35,000	20,310	35,092	35,277	-41.97	
Other liabilities	205,704	175,717	163,621	181,787	115,357	17.07	111.99
Total liabilities	18,296,071	16,279,806	18,357,776	14,237,241	11,919,668	12.39	115.60
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1,940,385	1,670,076	1,930,187	1,660,998	1,650,753	16.19	93.29
Common surplus	0	0	0	0	0		
Retained earnings	804,774	651,308	694,227	575,249	519,676	23.56	143.52
Accumulated other comprehensive income	-558,844	72,717	35,162	182,194	40,367		
Other equity capital components	-70,834	-70,834	-70,834	-70,834	-50,834		
Total holding company equity capital	2,115,481	2,323,267	2,588,742	2,347,607	2,159,962	-8.94	59.25
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,115,481	2,323,267	2,588,742	2,347,607	2,159,962	-8.94	59.25
Total liabilities and capital	20,411,552	18,603,073	20,946,518	16,584,848	14,079,630	9.72	107.97
Memoranda							
Non-interest-bearing deposits	8,916,362	7,975,040	8,862,260	6,913,842	5,329,608	11.80	116.42
Interest-bearing deposits	9,030,149	7,982,266	9,151,838	6,957,744	5,358,490	13.13	113.90
Total deposits	17,946,511	15,957,306	18,014,098	13,871,586	10,688,098	12.47	115.14
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,588,742	2,347,607	2,347,607	2,159,963	2,033,649		
Accounting restatements	0	0	0	-2,457	782		
Net income	181,272	159,909	202,820	154,244	194,451		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	10,198	9,078	13,128	10,245	8,507		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	20,000	50,834		
Changes incident to business combinations	0	0	256,061	0	0		
Less: Dividends declared	70,725	83,849	83,841	96,215	102,265		
Change in other comprehensive income	-594,006	-109,478	-147,033	141,827	75,672		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,115,481	2,323,267	2,588,742	2,347,607	2,159,962		

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Peer #

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	35.92	39.88	35	29.95	36.06	33	32.09	36.25	35	32.14	36.22	36	37.39	37.78	42
Commercial and industrial loans	12.99	11.23	64	12.96	11.11	65	11.66	10.76	61	15.85	13.52	64	15.25	12.02	67
Loans to individuals	0.23	3.58	21	0.16	3.60	14	0.21	3.36	16	0.21	3.40	17	0.31	4.20	19
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	2.61	0.19	96	2.66	0.21	94	2.21	0.18	94	2.95	0.19	95	3.29	0.24	95
Other loans and leases	5.54	4.52	63	5.52	4.26	67	4.68	4.47	59	5.84	4.63	65	5.98	5.01	60
Net loans and leases	56.53	63.09	27	50.48	58.81	21	50.11	58.67	22	56.11	61.58	25	61.63	63.77	33
Debt securities over 1 year	32.56	18.76	88	36.67	18.32	94	37.78	19.46	95	30.88	15.55	95	25.96	14.60	91
Mutual funds and equity securities	0.01	0.05	42	0	0.05	37	0.01	0.06	38	0	0.05	28	0	0.06	30
Subtotal	89.10	83.05	78	87.15	78.17	84	87.89	79.22	87	86.99	78.16	86	87.59	79.65	76
Interest-bearing bank balances	0.27	3.61	3	3.78	9.37	23	3.20	8.50	23	2.62	7.51	15	0.17	3.06	1
Federal funds sold and reverse repos	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.66	1.71	32	0.46	1.51	26	0.70	1.56	40	0.54	1.68	25	0.65	1.91	34
Trading assets	0	0.59	20	0	0.58	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets	90.03	90.76	42	91.39	91.57	50	91.80	91.77	50	90.14	91.05	41	88.41	89.53	34
Non-interest cash and due from depository institutions	1.29	0.98	80	1.04	0.99	51	0.73	0.82	41	1.32	1.07	72	1.59	1.14	80
Other real estate owned	0	0.01	12	0	0.01	27	0	0.01	34	0	0.02	26	0	0.03	24
All other assets	8.68	8.19	57	7.57	7.39	53	7.47	7.35	54	8.54	7.82	60	10	9.27	62
Memoranda															
Short-term investments	0.93	6.75	6	4.24	12.31	15	3.91	11.47	16	3.16	11.17	13	0.82	7.63	4
U.S. Treasury securities	0.81	1.98	45	0	1.18	12	0.75	1.47	58	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	2.67	0.81	87	3.79	0.75	93	3.41	0.82	89	4.15	0.63	94	2.69	0.54	93
Municipal securities	4.05	1.69	83	4.20	1.70	81	4.76	1.73	83	4.54	1.69	83	3.47	1.34	83
Mortgage-backed securities	25.47	12.93	92	29.14	13.46	94	29.33	14.14	92	22.72	11.75	91	20.45	11.44	92
Asset-backed securities	0.21	0.85	49	0	0.47	25	0.23	0.50	63	0	0.32	24	0	0.28	25
Other debt securities	0	0.51	8	0	0.51	8	0	0.53	8	0	0.42	10	0	0.39	9
Loans held-for-sale	0.01	0.30	25	0.06	0.50	32	0.05	0.55	32	0.16	0.52	37	0.13	0.39	42
Loans held for investment	57.28	63.03	27	51.18	58.34	23	50.81	58.06	25	56.85	61.72	26	62.10	63.50	34
Real estate loans secured by 1-4 family	5.25	12.79	20	4.49	11.57	20	4.89	11.46	22	4.28	11.91	21	4.65	13.29	19
Revolving	1.39	1.52	53	1.29	1.44	54	1.16	1.42	52	1.54	1.66	55	2.10	2.07	55
Closed-end, secured by first liens	3.80	10.86	18	3.15	9.73	16	3.66	9.67	21	2.67	9.81	15	2.44	10.69	15
Closed-end, secured by junior liens	0.07	0.19	38	0.05	0.19	28	0.06	0.17	36	0.07	0.22	31	0.11	0.28	38
Commercial real estate loans	28.84	24.89	59	23.73	22.35	51	25.62	22.69	56	26.11	22.22	58	30.59	22.23	65
Construction and land development	2.51	3.92	40	1.76	3.40	33	1.84	3.34	38	1.62	3.40	31	2.57	3.44	49
Multifamily	2.71	3.87	47	2.22	3.32	44	2.37	3.57	46	2.39	3.12	44	2.92	3.01	57
Nonfarm nonresidential	23.63	15.73	76	19.75	14.65	67	21.41	14.57	75	22.11	14.72	75	25.10	14.69	79
Real estate loans secured by farmland	1.82	0.34	90	1.73	0.35	91	1.58	0.30	92	1.75	0.33	93	2.15	0.36	92

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	62.69	62.29	42	58.44	60.51	37	63.10	61.05	45	56.39	57.15	38	60.08	57.46	46
Real estate loans secured by 1-4 family	9.17	20.65	17	8.76	20	18	9.61	19.86	22	7.51	19.43	17	7.48	20.75	13
Revolving	2.43	2.39	54	2.52	2.47	54	2.29	2.43	51	2.70	2.64	53	3.37	3.15	53
Closed-end	6.74	18.01	16	6.24	17.35	15	7.32	17.24	20	4.82	16.59	13	4.11	17.39	11
Commercial real estate loans	50.35	38.12	69	46.31	37.13	61	50.38	37.86	68	45.81	34.63	66	49.16	33.52	77
Construction and land development	4.38	6.10	43	3.43	5.69	39	3.61	5.65	42	2.84	5.26	33	4.12	5.09	48
1-4 family	1.90	1.40	67	1.53	1.19	64	1.47	1.18	64	1.13	0.93	64	1.52	0.94	71
Other	2.48	4.62	34	1.90	4.46	24	2.14	4.40	31	1.71	4.19	22	2.61	4.02	40
Multifamily	4.72	5.86	51	4.34	5.41	51	4.66	5.78	51	4.19	4.96	50	4.70	4.69	60
Nonfarm nonresidential	41.24	24.30	86	38.55	24.45	81	42.11	24.56	87	38.78	22.93	89	40.33	22.15	91
Owner-occupied	21.25	8.11	97	21.36	8.31	96	21.73	8.29	96	21.01	7.68	97	21.66	7.72	96
Other	19.99	15.95	66	17.19	15.83	57	20.37	15.94	67	17.77	14.95	60	18.67	14.34	66
Real estate loans secured by farmland	3.17	0.55	91	3.37	0.61	91	3.11	0.54	92	3.07	0.54	92	3.45	0.55	92
Loans to depository institutions and acceptances of other banks	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	22.68	18.37	67	25.28	19.45	74	22.93	18.86	65	27.81	22.17	72	24.51	19.53	69
Loans to individuals	0.40	6.24	20	0.32	6.58	15	0.40	6.24	19	0.38	6.13	17	0.50	7.13	15
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	45	0	0.81	42
Agricultural loans	4.55	0.31	96	5.19	0.38	95	4.36	0.34	94	5.18	0.32	96	5.29	0.37	95
Other loans and leases	9.68	8.16	65	10.76	8.42	69	9.21	8.75	63	10.25	9.09	65	9.61	9.85	63
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	370.78	411.16	37	347.06	383.43	37	363.24	391.81	40	350.50	381.27	40	375.69	391.26	43
Real estate loans secured by 1-4 family	54.24	133.66	19	52.03	124.74	21	55.32	126.06	23	46.69	125.03	19	46.75	138.18	16
Revolving	14.36	15.46	53	14.95	15.53	56	13.18	15.44	52	16.75	17.42	54	21.07	21.26	56
Closed-end	39.89	116.59	17	37.07	107.54	18	42.14	108.85	21	29.93	106.14	16	25.68	115.20	12
Commercial real estate loans	297.76	254.65	59	275.03	238.58	58	289.99	245.88	58	284.75	234.65	57	307.36	229.44	62
Construction and land development	25.91	39.81	39	20.34	36.07	36	20.79	35.95	39	17.66	35.62	32	25.78	34.95	45
1-4 family	11.22	9.02	65	9.08	7.44	65	8.48	7.42	63	7.05	6.34	60	9.48	6.61	67
Other	14.69	30.27	34	11.26	28.34	26	12.31	28.11	26	10.62	28.16	26	16.30	27.32	37
Multifamily	27.93	40.47	45	25.76	35.29	50	26.80	38.66	47	26.03	32.74	46	29.39	31.04	55
Nonfarm nonresidential	243.92	161.09	78	228.92	156.30	78	242.39	158.05	79	241.06	155.06	79	252.20	152.10	80
Owner-occupied	125.69	53.43	94	126.86	52.63	93	125.11	52.99	92	130.62	52.37	93	135.44	53.07	92
Other	118.23	105.96	54	102.06	100.99	53	117.28	102.54	56	110.44	100.54	55	116.77	97.41	59
Real estate loans secured by farmland	18.77	3.36	91	20	3.67	92	17.93	3.22	93	19.06	3.44	92	21.57	3.60	92
Loans to depository institutions and acceptances of other banks	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	134.14	115.08	60	150.14	116.17	71	132	114.45	64	172.86	139.91	66	153.28	122.02	66
Loans to individuals	2.36	35.47	21	1.88	36.56	14	2.33	34.55	17	2.34	37.47	17	3.12	43.51	17
Credit card loans	0	2.79	22	0	2.58	22	0	2.77	23	0	3.30	46	0	4.34	43
Agricultural loans	26.91	1.73	96	30.83	2.03	95	25.07	1.86	95	32.20	1.88	96	33.07	2.18	95
Other loans and leases	57.23	50.11	65	63.92	47.63	69	53	51.06	63	63.70	49.54	66	60.12	52.44	62
Supplemental															
Non-owner occupied CRE loans / Gross loans	31.19	30.74	48	26.84	29.25	45	29.85	30.07	49	26.60	27.32	48	28.63	26.45	50
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	184.48	205.31	46	159.37	187.63	40	171.85	195.33	43	165.37	183.76	44	179.03	178.57	49
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	310.17	262.15	62	286.22	244.92	57	296.96	252.85	58	295.99	240.85	58	314.47	236.10	64

BHC Name _____ City/State _____

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	0.93	6.75	6	4.24	12.31	15	3.91	11.47	16	3.16	11.17	13	0.82	7.63	4
Liquid assets	29.05	23.63	69	37.75	29.12	75	36.02	29.03	72	30.81	26.22	65	24.89	22.44	67
Investment securities	33.23	20.98	84	37.13	20.37	93	38.48	21.63	93	31.42	17.85	89	26.61	16.99	85
Net loans and leases	56.53	63.09	27	50.48	58.81	21	50.11	58.67	22	56.11	61.58	25	61.63	63.77	33
Net loans, leases and standby letters of credit	56.69	63.92	26	50.61	59.61	19	50.28	59.49	20	56.29	62.48	25	61.81	64.84	31
Core deposits	87.30	74.28	96	85.17	75.52	93	85.24	75.71	95	82.96	70.67	93	74.75	63.09	76
Noncore funding	1.23	12.30	2	1.21	10.15	1	1.53	10.30	3	1.58	14.13	1	8.84	19.36	22
Time deposits of \$250K or more	0.62	1.67	19	0.58	1.67	20	0.76	1.58	25	0.65	2.11	17	1.08	2.94	19
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.24	1.24	38	0.22	1.19	35	0.41	1.23	41	0.45	1.47	39	0.46	1.94	38
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.24	0.58	49	0.22	0.54	49	0.41	0.54	55	0.45	0.54	53	0.46	0.48	53
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.05	2.18	22	0.01	0.88	31	0.01	1	29	0	1.24	18	6.72	3.01	88
Earning assets that reprice within 1 year	22.36	35.71	19	19.06	38.80	11	17.26	37.37	8	18.89	39.38	10	22.07	39.29	8
Interest-bearing liabilities that reprice within 1 year	1.39	6.79	5	1.48	6.64	7	1.65	6.39	6	1.59	8.20	4	2.22	10.19	5
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	20.97	27.35	37	17.59	30.83	19	15.61	29.65	19	17.30	29.11	24	19.84	26.63	31
Other Liquidity and Funding Ratios															
Net noncore funding dependence	0.34	5.89	25	-3.48	-3.31	49	-2.71	-2.33	51	-1.82	3.20	40	9.16	14.45	35
Net short-term noncore funding dependence	-0.15	0.87	39	-3.96	-9.17	66	-3.28	-7.71	63	-2.46	-4.76	55	8.45	3.38	61
Short-term investment / Short-term noncore funding	116.47	112.63	66	539.85	304.29	81	381.04	273.46	74	310.09	184.19	79	10	77.77	9
Liquid assets - short-term noncore funding / Nonliquid assets	39.83	24.05	76	59.39	36.72	78	54.69	36.68	74	43.06	28.18	76	22.20	16.97	73
Net loans and leases / Total deposits	64.29	79.04	21	58.84	73.05	16	58.27	72.79	16	67.08	79.43	17	81.19	90.31	28
Net loans and leases / Core deposits	64.75	86.19	16	59.26	78.83	12	58.79	78.25	13	67.63	88.34	11	82.45	103.93	15
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-18.10	-10.05	21	-0.28	0.50	18	-1.50	0.12	7		1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-40.71	-19.27	9	3.93	1.06	91	0.76	-0.25	76	15.28	4.31	96	3.27	1.36	85
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	30.65	26.09	54	30.04	13.65	76	26.65	14.28	74	0	11.38	15	0	12.67	14
Available-for-sale securities	69.30	71.92	45	69.95	84.59	24	73.33	83.77	25	100	87.23	91	100	85.40	91
U.S. Treasury securities	2.45	9.62	36	0	6.01	12	1.95	6.70	46	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	8.04	4.10	75	10.21	4.24	80	8.85	4.12	77	13.21	4.01	85	10.10	3.49	84
Municipal securities	12.19	8.02	69	11.31	8.38	69	12.37	8.22	70	14.46	9.83	71	13.05	7.75	72
Mortgage-backed securities	76.65	62.34	69	78.47	66.09	63	76.21	66.54	58	72.33	66.64	57	76.85	67.43	56
Asset-backed securities	0.63	4.33	45	0	2.45	25	0.59	2.50	61	0	1.91	24	0	1.66	24
Other debt securities	0	3.02	8	0	3.01	8	0	3.08	8	0	3.01	9	0	2.94	9
Mutual funds and equity securities	0.04	0.27	39	0.01	0.29	35	0.02	0.29	35	0	0.35	28	0	0.40	29
Debt securities 1 year or less	1.99	9.28	20	1.23	8.18	16	1.82	7.78	22	1.70	10.55	15	2.45	11.86	16
Debt securities 1 to 5 years	15.46	20.14	45	11.46	17.39	44	11.53	18.25	41	13.86	17.03	49	13.46	17.94	52
Debt securities over 5 years	82.51	68.28	75	87.29	72.07	72	86.63	71.11	75	84.43	69.86	67	84.09	66.02	71
Pledged securities	14.10	31.26	22	12.25	33.37	21	12.01	32.26	22	16.54	35.67	28	15.71	30.57	31
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-76.06	-40.81	13	-6.80	64.27	15	56.23	27.98	70	352.40	183.32	79	-31.41	26.69	9
Investment securities	-1.81	11.76	37	61.33	32.48	75	54.71	31.36	79	39.08	23.62	77	18.27	11.75	73
Core deposits	12.47	4.57	76	17.42	16.96	59	29.76	16.94	86	30.74	26.88	71	2.05	11.23	17
Noncore funding	11.35	36.20	45	5.48	-21.64	85	22.38	-14.79	90	-79	-12.18	0	105.23	6.59	96

BHC Name

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Peer #

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			3,501,849	2,795,123	2,648,804
Commit: Secured commercial real estate loans	659,857	451,137	544,709	305,141	317,462
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	32,375	25,148	36,026	29,893	25,692
Commercial and similar letters of credit	27	41	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	6,500	27,500	18,500	0	0
Written options contracts (interest rate)	151,621	221,533	203,563	0	991
Purchased options contracts (interest rate)	143,709	190,955	181,719	0	991
Interest rate swaps	1,049,442	1,175,806	1,140,339	1,495,455	1,362,695
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							16.72	22.78	34	16.85	22.01	34	18.81	23.52	41
Standby letters of credit	0.16	0.66	16	0.14	0.66	9	0.17	0.65	18	0.18	0.71	16	0.18	0.84	19
Commercial and similar letters of credit	0	0.02	45	0	0.02	41	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	6.62	44.74	28	8.69	47.31	31	7.37	46.30	28	9.02	48.62	24	9.69	68.47	26
Interest rate contracts	6.62	32.78	30	8.69	35.15	33	7.37	32.46	29	9.02	34.36	27	9.69	47.31	29
Interest rate futures and forward contracts	0.03	3.53	40	0.15	4.39	39	0.09	3.25	37	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	0.74	1.49	66	1.19	1.69	63	0.97	1.41	64	0	2.18	9	0.01	2.47	21
Purchased options contracts (interest rate)	0.70	1.57	70	1.03	1.29	75	0.87	1.31	75	0	1.46	22	0.01	2.65	46
Interest rate swaps	5.14	23.04	26	6.32	20.27	32	5.44	20.49	27	9.02	20.83	37	9.68	28.86	35
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							35.62	44.98	49	29.70	42.82	41	30.76	45.53	40

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Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	1,351,272	1,615,794	1,544,121	1,495,455	1,364,677
Interest rate contracts	1,351,272	1,615,794	1,544,121	1,495,455	1,364,677
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	6,500	27,500	18,500	0	0
Written options	151,621	221,533	203,563	0	991
Exchange-traded	0	0	0	0	0
Over-the-counter	151,621	221,533	203,563	0	991
Purchased options	143,709	190,955	181,719	0	991
Exchange-traded	0	0	0	0	0
Over-the-counter	143,709	190,955	181,719	0	991
Swaps	1,049,442	1,175,806	1,140,339	1,495,455	1,362,695
Held for trading	1,351,272	1,615,794	1,544,121	1,495,455	861,704
Interest rate contracts	1,351,272	1,615,794	1,544,121	1,495,455	861,704
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	0	0	0	0	502,973
Interest rate contracts	0	0	0	0	502,973
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,193,152	1,366,761	1,322,057	1,345,630	1,360,465
One year or less	89,255	38,694	45,965	0	12,072
Over 1 year to 5 years	407,895	422,205	418,036	394,205	682,057
Over 5 years	696,002	905,862	858,056	951,425	666,336
Gross negative fair value (absolute value)	43,574	31,923	25,947	52,722	19,340
Gross positive fair value	43,574	31,923	25,947	52,269	34,659
Held for trading	43,574	31,923	25,947	52,269	19,340
Non-traded	0	0	0	0	15,319
Current credit exposure on risk-based capital derivative contracts	43,574	27,795	22,708	46,139	34,463
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name _____ City/State _____

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards															
Written options	0.48	9.12	30	1.70	12.59	32	1.20	11.16	31	0	14.05	7	0	13.49	6
Exchange-traded	11.22	5.29	78	13.71	7.18	76	13.18	6.28	78	0	8.18	6	0.07	5.91	14
Over-the-counter	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Purchased options	11.22	4.93	81	13.71	6.91	78	13.18	5.96	82	0	7.73	7	0.07	5.10	16
Exchange-traded	10.64	4.14	80	11.82	3.41	86	11.77	3.27	86	0	3.42	19	0.07	4.42	39
Over-the-counter	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Swaps	10.64	3.58	83	11.82	3.01	87	11.77	2.87	88	0	2.86	21	0.07	3.35	41
77.66	77.96	39	72.77	71.71	41	73.85	74.26	37	100	68.76	96	99.85	69.75	91	
Held for trading															
Interest rate contracts	100	38.03	97	100	40.70	97	100	40.42	97	100	43.53	96	63.14	44.16	53
Foreign exchange contracts	100	31.70	97	100	34.66	97	100	34.15	97	100	36.62	96	63.14	37.24	61
Equity, commodity, and other contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36	
Non-traded															
Interest rate contracts	0	61.97	2	0	59.30	2	0	59.58	2	0	56.47	3	36.86	55.84	46
Foreign exchange contracts	0	57.96	2	0	56.22	3	0	56.71	3	0	53.82	3	36.86	52.22	48
Equity, commodity, and other contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38	
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	88.30	93.16	24	84.59	91.91	23	85.62	92.53	24	89.98	91.48	31	99.69	93.86	69
Over 1 year to 5 years	6.61	37.29	28	2.39	27.90	19	2.98	27.56	18	0	32.05	4	0.88	32.17	4
Over 5 years	30.19	22.61	67	26.13	29.78	48	27.07	27.01	48	26.36	27.06	53	49.98	30.45	79
Gross negative fair value (absolute value)	51.51	26.09	77	56.06	29.19	78	55.57	29.89	78	63.62	29.56	82	48.83	28.09	71
Gross positive fair value	3.22	2.48	70	1.98	1.18	77	1.68	0.98	78	3.53	1.55	85	1.42	0.83	78
3.22	2.55	67	1.98	1.59	67	1.68	1.34	69	3.50	2.23	81	2.54	1.19	92	
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.10	35	0.02	0.05	55	0.02	0.04	50	0.04	0.07	57	0.01	0.06	48
Gross positive fair value (X)	0.02	0.10	39	0.02	0.06	41	0.02	0.05	35	0.04	0.09	39	0.03	0.07	45
Held for trading (X)	0.02	0.06	64	0.02	0.05	59	0.02	0.04	56	0.04	0.07	52	0.01	0.06	47
Non-traded (X)	0	0.02	4	0	0.01	5	0	0.01	5	0	0.02	4	0.01	0.01	74
Current credit exposure (X)	0.02	0.06	49	0.02	0.05	47	0.01	0.04	40	0.03	0.06	42	0.03	0.05	49
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.30	0.70	50	0.24	0.59	46	0.17	0.46	38	0.43	0.85	43	0.33	0.73	48

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	155,578	149,140	149,140	83,968	83,369
Gross losses	3,969	6,885	9,064	21,092	15,216
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	3,712	6,830	8,086	6,932	12,322
Net losses	257	55	978	14,160	2,894
Provision for loan and lease losses	-450	-6,300	4,800	77,700	3,493
Adjustments	0	0	2,616	1,632	0
Ending balance	154,871	142,785	155,578	149,140	83,968
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0	0.09	17	-0.05	-0.12	62	0.03	-0.09	80	0.50	0.51	55	0.03	0.15	18
Provision for loan and lease losses / Average loans and leases	-0.01	0.16	17	-0.09	-0.21	63	0.05	-0.16	80	0.83	0.82	56	0.04	0.24	15
Provision for loan and lease losses / Net loan and lease losses	-175.10	151.30	17	-11,454.55	-65.12	1	490.80	-105.48	87	548.73	487.86	72	120.70	130.58	53
Allowance for loan and lease losses / Total loans and leases not held for sale	1.32	1.17	71	1.50	1.32	69	1.46	1.23	74	1.58	1.58	57	0.96	0.83	66
Allowance for loan and lease losses / Total loans and leases	1.32	1.15	72	1.50	1.30	71	1.46	1.20	75	1.58	1.55	59	0.96	0.81	67
Allowance for loan and lease losses / Net loans and leases losses (X)	451.96	38.64	95	1,947.07	17.40	99	159.08	21.39	95	10.53	11.58	66	29.01	8.03	91
Allowance for loan and lease losses / Nonaccrual assets	1,148.47	428.13	91	590.61	330.05	84	675.22	364.13	86	428.49	299.17	77	253.99	218.72	72
ALLL / 90+ days past due + nonaccrual loans and leases	1,148.47	320.87	96	590.61	271.93	88	675.22	287.08	90	428.49	244.34	84	240.69	151.73	80
Gross loan and lease losses / Average loans and leases	0.05	0.16	30	0.10	0.20	32	0.09	0.19	32	0.22	0.34	44	0.18	0.28	41
Recoveries / Average loans and leases	0.04	0.07	42	0.09	0.08	63	0.08	0.08	58	0.07	0.07	62	0.14	0.08	85
Net losses / Average loans and leases	0	0.09	24	0	0.12	14	0.01	0.11	15	0.15	0.27	44	0.03	0.21	17
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	40.95	34.26	69	32.38	25.09	72	38.34	34.67	66	45.56	33.98	74	66.35	36.22	86
Earnings coverage of net loan and lease losses (X)	895.25	36.38	95	3,530.33	26.30	99	267.19	39.72	93	19.07	22.91	62	84.69	24.40	89

Net Loan and Lease Losses By Type

Real estate loans	-0.02	-0.01	30	-0.03	0.02	12	-0.01	0.02	22	-0.02	0.04	8	-0.10	0.01	2
Real estate loans secured by 1-4 family	-0.11	-0.02	6	-0.10	-0.01	6	-0.07	-0.02	10	-0.28	0.01	0	-0.09	0.01	4
Revolving	-0.08	-0.06	25	-0.23	-0.07	15	-0.18	-0.07	16	-0.12	0.01	10	0	0.02	32
Closed-end	-0.12	-0.01	3	-0.05	-0.01	16	-0.04	-0.01	19	-0.37	0	0	-0.16	0	1
Commercial real estate loans	0	0	45	-0.03	0.04	9	0	0.04	18	0.01	0.07	34	-0.11	0.01	2
Construction and land development	-0.04	-0.02	17	-0.23	0.01	2	-0.15	0	2	-0.26	0	1	-0.94	-0.01	0
1-4 family	0	0	20	0	0	22	0	0	25	-0.15	0	1	-0.27	0	1
Other	-0.04	-0.01	15	-0.23	0.01	2	-0.15	0	2	-0.11	0	0	-0.68	-0.01	0
Multifamily	0	0	56	0.02	0.01	85	0.13	0.01	92	0	0	18	0	0	21
Nonfarm nonresidential	0	0	66	-0.01	0.05	15	0	0.05	15	0.04	0.11	43	-0.03	0.02	4
Owner-occupied	0	0	82	0.01	0.01	70	0	0.01	67	0.04	0.02	77	0	0.01	55
Other	0	0.01	34	-0.02	0.04	8	-0.01	0.04	12	0	0.08	9	-0.03	0.01	3
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0	54	0.03	0.02	80	0	0.01	20
Commercial and industrial loans	0.02	0.11	44	0.06	0.19	37	0.06	0.17	35	0.16	0.47	28	0.36	0.37	60
Loans to individuals	0.75	0.76	60	1.41	0.72	85	0.99	0.71	70	1.03	1.13	61		1.17	
Credit card loans		1.94			2.27			1.84		-125	2.92	1	-36.36	3.11	1
Agricultural loans	0.12	0.02	84	0.03	0.02	78	-0.01	0.02	24	1.26	0.19	89	-0.01	0.08	10
Loans to foreign governments and institutions		0.05			0			0			0			0	
Other loans and leases	-0.01	0.13	10	-0.01	0.09	14	0	0.10	17	0.49	0.15	89	0.06	0.15	51

BHC Name

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Peer #

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	27,294	7,816	7,447	28,192	24,121
90+ days past due loans and leases	0	0	0	0	1,827
Nonaccrual loans and leases	13,485	24,176	23,041	34,806	33,060
Total past due and nonaccrual loans and leases	40,779	31,992	30,488	62,998	59,008
Restructured 30-89 days past due					
Restructured 30-89 days past due	436	354	554	147	962
Restructured 90+ days past due	0	0	0	0	19
Restructured nonaccrual	1,766	1,975	3,106	3,736	4,087
Total restructured loans and leases	2,202	2,329	3,660	3,883	5,068
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	6,162	6,800	10,086	6,033	8,403
Other real estate owned	0	381	381	553	552
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.23	0.33	53	0.08	0.29	15	0.07	0.32	8	0.30	0.39	47	0.28	0.43	36
90+ days past due loans and leases	0	0.10	9	0	0.09	10	0	0.10	10	0	0.12	9	0.02	0.15	35
Nonaccrual loans and leases	0.12	0.37	15	0.25	0.54	18	0.22	0.46	19	0.37	0.66	25	0.38	0.51	35
90+ days past due and nonaccrual loans and leases	0.12	0.52	8	0.25	0.68	15	0.22	0.62	13	0.37	0.85	17	0.40	0.71	25
30-89 days past due restructured															
30-89 days past due restructured	0	0.01	60	0	0.01	60	0.01	0.01	64	0	0.01	44	0.01	0.01	62
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0	0.01	29	0	0.01	63
Nonaccrual restructured	0.02	0.09	27	0.02	0.12	19	0.03	0.10	29	0.04	0.13	27	0.05	0.14	30
30-89 days past due loans held for sale															
30-89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.23	0.33	53	0.08	0.29	15	0.07	0.32	8	0.30	0.40	47	0.28	0.43	36
90+ days past due assets	0	0.10	8	0	0.09	9	0	0.10	9	0	0.12	8	0.02	0.15	33
Nonaccrual assets	0.12	0.37	15	0.25	0.55	18	0.22	0.47	19	0.37	0.67	25	0.38	0.53	34
30+ days past due and nonaccrual assets	0.35	0.89	21	0.34	1	9	0.29	0.97	9	0.67	1.29	24	0.67	1.19	25
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.07	0.33	9	0.13	0.40	12	0.11	0.36	13	0.21	0.52	18	0.25	0.44	24
90+ days past due and nonaccrual assets + other real estate owned	0.07	0.35	8	0.13	0.42	12	0.11	0.37	11	0.21	0.55	14	0.25	0.48	20
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.10	0.38	11	0.17	0.48	14	0.16	0.41	15	0.25	0.60	16	0.31	0.53	24
Allowance for loan and lease losses	12.97	55.46	6	22.21	67.85	12	21.89	62.64	12	27.85	66.66	14	51.21	115.41	15
Equity capital + allowance for loan and lease losses	0.88	3.63	9	1.29	4.12	12	1.24	3.60	12	1.66	4.97	13	1.92	4.28	19
Tier 1 capital + allowance for loan and lease losses	1.01	3.90	10	1.95	4.89	16	1.82	4.30	15	2.70	6.05	18	3.07	5.65	23
Loans and leases + other real estate owned	0.17	0.61	11	0.33	0.82	14	0.32	0.71	20	0.44	0.97	15	0.49	0.85	23

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

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Peer #

Past Due and Nonaccrual Loans and Leases

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.20	0.23	54	0.09	0.25	24	0.04	0.26	9	0.40	0.39	60	0.21	0.38	29
90+ days past due	0	0.11	17	0	0.12	15	0	0.12	15	0	0.16	14	0.03	0.16	49
Nonaccrual	0.07	0.41	10	0.16	0.60	14	0.12	0.52	15	0.31	0.76	19	0.17	0.46	21
Commercial and industrial															
30–89 days past due	0.43	0.29	75	0.12	0.24	40	0.14	0.24	44	0.22	0.23	62	0.40	0.31	71
90+ days past due	0	0.06	14	0	0.02	17	0	0.04	18	0	0.03	16	0	0.05	14
Nonaccrual	0.27	0.47	34	0.35	0.65	36	0.40	0.57	43	0.35	0.75	28	0.58	0.83	40
Individuals															
30–89 days past due	0.23	0.83	21	0.32	0.60	36	0.02	0.63	14	0.08	0.83	11	0.24	0.83	21
90+ days past due	0	0.10	20	0	0.08	18	0	0.09	17	0	0.14	19	0	0.17	16
Nonaccrual	0.20	0.17	65	0.01	0.17	25	0.04	0.17	38	0.11	0.28	44	0.02	0.17	29
Depository institution loans															
30–89 days past due		0			0.03			0.01			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due	0.12	0.09	71	0	0.11	29	0.25	0.07	83	0.19	0.17	72	0.82	0.24	86
90+ days past due	0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
Nonaccrual	0.19	0.27	66	0.65	0.51	75	0.35	0.70	72	1.05	0.49	80	0.66	0.67	69
Foreign governments															
30–89 days past due		0			0			0.50			0			0.07	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.14			0.17			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due	0.01	0.13	45	0.01	0.11	37	0.01	0.12	43	0.01	0.18	38	0.03	0.20	39
90+ days past due	0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
Nonaccrual	0	0.06	48	0.36	0.13	81	0.36	0.09	87	0.41	0.15	82	1.02	0.13	94

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.30	0.39	53	0.03	0.36	7	0.11	0.46	11	0.56	0.65	56	0.47	0.67	43
	90+ days past due	0	0.22	20	0	0.25	17	0	0.24	18	0	0.33	16	0.02	0.31	41
	Nonaccrual	0.06	0.58	9	0.18	0.76	14	0.24	0.71	19	0.28	0.89	16	0.50	0.73	41
Revolving	30-89 days past due	0.19	0.31	34	0	0.33	12	0.12	0.28	32	0.03	0.48	11	0.10	0.45	16
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0.03	0.05	66
	Nonaccrual	0.08	0.86	18	0.13	1.05	20	0.13	1.18	19	0.38	1.13	30	0.68	1	54
Closed-end	30-89 days past due	0.33	0.41	58	0.03	0.36	11	0.11	0.49	16	0.85	0.65	72	0.78	0.70	65
	90+ days past due	0	0.25	21	0	0.27	18	0	0.26	18	0	0.38	17	0.01	0.35	38
	Nonaccrual	0.05	0.57	7	0.20	0.71	16	0.27	0.67	22	0.23	0.87	16	0.36	0.70	32
Junior lien	30-89 days past due	0	0.01	15	0	0.01	13	0	0.01	11	0.03	0.02	74	0	0.02	9
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.02	11	0.16	0.04	95	0.06	0.03	76	0.13	0.04	90	0.16	0.04	92
Commercial real estate	30-89 days past due	0.20	0.13	74	0.10	0.16	50	0.03	0.15	26	0.40	0.26	73	0.17	0.18	56
	90+ days past due	0	0.01	29	0	0.01	26	0	0.01	28	0	0.02	23	0.04	0.03	70
	Nonaccrual	0.06	0.29	19	0.07	0.48	12	0.03	0.38	10	0.18	0.62	19	0.09	0.23	28
Construction and development	30-89 days past due	0.03	0.19	42	0	0.15	18	0	0.17	17	0.05	0.28	38	0.26	0.28	65
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.14	16	0	0.31	14	0	0.20	15	0.08	0.41	43	0	0.20	12
1-4 family	30-89 days past due	0	0.02	30	0	0.03	31	0	0.02	30	0	0.03	28	0.26	0.06	90
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due	0.03	0.13	57	0	0.10	21	0	0.13	21	0.05	0.22	50	0	0.20	15
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.12	18	0	0.25	15	0	0.16	18	0.08	0.35	50	0	0.17	14
Multifamily	30-89 days past due	0	0.04	28	0	0.09	26	0	0.07	27	0	0.09	22	0.10	0.08	71
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.13	0.06	81	0.15	0.13	76	0	0.17	21	0.17	0.11	76	0	0.05	21
Nonfarm non-residential	30-89 days past due	0.24	0.10	82	0.12	0.12	59	0.04	0.13	37	0.47	0.23	78	0.17	0.14	63
	90+ days past due	0	0.01	33	0	0.01	28	0	0.01	31	0	0.02	26	0.05	0.03	74
	Nonaccrual	0.06	0.36	18	0.06	0.58	10	0.04	0.45	11	0.19	0.80	16	0.11	0.28	25
Owner Occupied	30-89 days past due	0.11	0.04	84	0.04	0.04	62	0.02	0.04	46	0.01	0.07	26	0.13	0.07	78
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0.05	0.01	84
	Nonaccrual	0.04	0.12	32	0.05	0.20	23	0.04	0.17	24	0.19	0.27	39	0.08	0.16	36
Other	30-89 days past due	0.13	0.05	81	0.08	0.07	68	0.02	0.08	48	0.46	0.14	85	0.04	0.07	47
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.02	0.21	24	0.01	0.31	13	0	0.23	18	0.01	0.44	12	0.02	0.10	33
Farmland	30-89 days past due	0	0.09	32	0	0.13	30	0.02	0.10	64	0	0.11	30	0.27	0.23	70
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0.02	0.01	86
	Nonaccrual	0.32	0.51	66	1.41	1.06	75	1.13	0.69	80	2.24	1.13	77	0.66	0.84	59
Credit card	30-89 days past due		1.22			0.79			0.81		0	0.95	7	0	1.19	6
	90+ days past due		0.50			0.40			0.45		0	0.63	13	0	0.78	12
	Nonaccrual		0.13			0.08			0.10		0	0.05	37	0	0.11	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,869,551	1,599,242	1,859,353	1,590,164	1,599,919
Retained earnings	816,866	669,437	710,350	594,416	519,676
Accumulated other comprehensive income (AOCI)	-558,844	72,717	35,162	182,194	40,367
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,127,573	2,341,396	2,604,865	2,366,774	2,159,962
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	851,995	788,008	858,722	793,622	802,393
Accumulated other comprehensive income-related adjustments	-558,844	72,717	35,162	182,194	40,367
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,834,422	1,480,671	1,710,981	1,390,958	1,317,202
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,834,422	1,480,671	1,710,981	1,390,958	1,317,202
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	1,834,422	1,480,671	1,710,981	1,390,958	1,317,202
Tier 2 Capital					
Tier 2 capital instruments and related surplus	10,000	35,000	10,000	35,092	35,277
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	149,704	134,411	147,211	134,970	87,398
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	159,704	169,411	157,211	170,062	122,675
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	159,704	169,411	157,211	170,062	122,675
Exited advanced approach tier 2 capital					
Total capital	1,994,126	1,650,082	1,868,192	1,561,020	1,439,877
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	21,227,974	18,348,238	20,874,106	16,496,414	13,750,840
Less: Deductions from common equity tier 1 capital	851,995	788,008	858,722	793,622	802,393
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	20,375,979	17,560,230	20,015,384	15,702,792	12,948,447
Total risk-weighted assets	14,671,243	11,575,820	13,146,341	10,801,785	10,583,559
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	12.50	11.77	66	12.79	12.59	59	13.01	12.37	67	12.88	12.35	64	12.45	12.11	61
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	12.50	12.48	54	12.79	13.31	48	13.01	13.11	59	12.88	13.08	54	12.45	12.78	51
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.59	14.27	42	14.25	15.21	36	14.21	14.91	44	14.45	15.23	44	13.60	14.36	43
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9	9.22	45	8.43	9.07	33	8.55	8.98	39	8.86	9.13	43	10.17	9.76	65
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72			7.41	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	156	301	394	134	138	-48.17	-3.11
Other insurance activities income	156	301	394	134	138	-48.17	-3.11
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	307,474	246,959	298,396	242,454	231,808	24.50	74.69

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26		
<hr/>															
Insurance activities revenue / Adjusted operating income	0.03	0.36	45	0.06	0.38	51	0.06	0.36	50	0.02	0.41	39	0.02	0.47	38
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91		
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09		
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	15.46	12.02	62	15.21	11.72	62	15.99	12	64	15.74	11.03	66	16.54	11.51	70
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34

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Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	15,901	20,605	19,970	22,702	26,163
Real estate loans	0	0	0	0	0
Commercial and industrial loans	15,901	20,605	19,970	22,702	26,163
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	15,901	20,605	19,970	22,702	26,163
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	0	0.84	33	0	0.63	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.52			0.12			0.14			0.42			1.19	

	BHC	Peer # 1	Pct												
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans		0.13			0.86			0.79			0.64			0.29	
Foreign governments and institutions		0.05			0			0			0			0	

	BHC	Peer # 1	Pct												
Growth Rates															
Net loans and leases	-22.83	20.31	22	-11.70	-0.16	33	-12.03	6.83	27	-13.23	-2.40	27	-22.17	22.48	10
Total selected assets	-22.83	21.10	21	-11.70	3.36	28	-12.03	9.48	25	-13.23	2.04	23	-22.17	12.40	14
Deposits		-2.72			10.74			0.73			3.46			10.36	

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Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	0	0	0	0	0		0
1-4 family residential loans	0	0	0	0	0		0
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

BHC Name

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Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans.....	0	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans.....	0	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0	0		
90+ Days Past Due Securitized Assets								
1-4 family residential loans.....	0	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans.....	0	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0	0		
Net Losses on Securitized Assets								
1-4 family residential loans.....	0	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans.....	0	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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Peer #

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	65,013	108,010	108,016	89,013	168,100	-39.81	79.09
Dividends	65,004	108,000	108,000	89,000	168,000	-39.81	79.07
Interest	9	10	16	13	100	-10.00	800.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	500	500	0	0	-100.00	
Dividends	0	500	500	0	0	-100.00	
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	65,013	108,510	108,516	89,013	168,100	-40.09	79.09
Securities gains (losses)	0	0	0	0	0		
Other operating income	67	-3	-18	37	68		1016.67
Total operating income	65,080	108,507	108,498	89,050	168,168	-40.02	79.25
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	744	1,371	1,984	1,883	1,871	-45.73	
Other expenses	7,068	2,262	4,344	2,701	2,902	212.47	291.80
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	7,812	3,633	6,328	4,584	4,773	115.03	333.04
Income (loss) before taxes	57,268	104,874	102,170	84,466	163,395	-45.39	65.98
Applicable income taxes (credit)	-1,625	-762	-1,329	-952	-967		
Extraordinary items							
Income before undistributed income of subsidiaries	58,893	105,636	103,499	85,418	164,362	-44.25	67.63
Equity in undistributed income of subsidiaries	122,379	54,273	99,321	68,826	30,089	125.49	97.49
Bank subsidiaries	121,153	53,895	98,609	68,308	29,779	124.79	95.82
Nonbank subsidiaries	1,226	378	712	518	310	224.34	1151.02
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	181,272	159,909	202,820	154,244	194,451	13.36	86.69
Memoranda							
Bank net income	186,157	161,895	206,609	157,308	197,779	14.99	89.63
Nonbank net income	1,226	878	1,212	518	310	39.64	1151.02
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

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Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	2,116,547	98.85	2,308,145	96.87	2,589,218	99.21	2,363,692	2,156,039	-8.30	61.13
Common and preferred stock	2,116,547	98.85	2,308,145	96.87	2,589,218	99.21	2,363,692	2,156,039	-8.30	61.13
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	8,219	0.38	6,558	0.28	7,175	0.27	6,215	5,671	25.33	61.95
Common and preferred stock	8,219	0.38	6,558	0.28	7,175	0.27	6,215	5,671	25.33	61.95
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	8,498	0.40	61,091	2.56	5,765	0.22	7,234	27,805	-86.09	34.29
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	4,729	0.22	4,729	0.20	4,729	0.18	4,729	4,729	0.00	67457.14
Other assets	3,203	0.15	2,195	0.09	3,054	0.12	1,668	1,675	45.92	-18.23
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,141,196	100.00	2,382,718	100.00	2,609,941	100.00	2,383,538	2,195,919	-10.14	61.13
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	10,000	0.47	35,000	1.47	10,000	0.38	35,092	35,277	-71.43	
Other liabilities	5,405	0.25	24,451	1.03	890	0.03	839	680	-77.89	1156.98
Balance due to subsidiaries and related institutions	10,310	0.48	0	0	10,310	0.40	0	0		
Total liabilities	25,715	1.20	59,451	2.50	21,200	0.81	35,931	35,957	-56.75	5880.23
Equity Capital	2,115,481	98.80	2,323,267	97.50	2,588,741	99.19	2,347,607	2,159,962	-8.94	59.25
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	1,940,385	90.62	1,670,076	70.09	1,930,187	73.96	1,660,998	1,650,753	16.19	93.29
Common surplus	0	0	0	0	0	0	0	0		
Retained earnings	804,774	37.59	651,308	27.33	694,226	26.60	575,248	519,676	23.56	143.52
Accumulated other comprehensive income	-558,844	-26.10	72,717	3.05	35,162	1.35	182,195	40,367		
Other equity capital components	-70,834	-3.31	-70,834	-2.97	-70,834	-2.71	-70,834	-50,834		
Total liabilities and equity capital	2,141,196	100.00	2,382,718	100.00	2,609,941	100.00	2,383,538	2,195,919	-10.14	61.13
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	10,310	0.48	0	0	10,310	0.40	0	0		
Notes payable to subsidiaries that issued TPS	10,310	0.48	0	0	10,310	0.40	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name _____ City/State _____

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	10.21	11.02	45	9.11	12.52	21	8.44	11.94	17	6.82	7.29	40	9.19	9.68	43
Bank net income / Average equity investment in banks.....	10.66	11.60	45	9.30	12.35	26	8.70	11.80	22	6.91	7.45	40	9.32	10.51	42
Nonbank net income / Average equity investment in nonbanks.....	21.18	9.71	80	18.10	13.18	67	18.34	13.12	69	8.80	9.75	58	5.65	7.89	55
Subsidiary HCs net income / Average equity investment in sub HCs.....		8.41			11.04			10.11			7.01			8.55	
Bank net income / Parent net income.....	102.69	98.76	52	101.24	96.45	47	101.87	96.79	52	101.99	88.16	46	101.71	82.22	43
Nonbank net income / Parent net income.....	0.68	2.50	53	0.55	3.22	45	0.60	3.40	47	0.34	3.59	42	0.16	5.93	36
Subsidiary holding companies' net income / Parent net income.....		85.68			66.57			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital.....	1.22	18.39	12	2.56	16.51	17	0.82	16.81	12	1.53	20.06	13	1.66	20.43	13
Total debt / Equity capital.....	0.47	12.61	27	1.51	11.37	27	0.39	11.71	25	1.49	14.41	24	1.63	14.31	30
Total debt + notes payable to subs that issued TPS / Equity capital.....	0.96	14.76	18	1.51	13.41	18	0.78	13.63	17	1.49	16.67	17	1.63	16.36	16
Total debt + Loans guaranteed for affiliate / Equity capital.....	0.47	12.68	27	1.51	11.46	27	0.39	11.77	25	1.49	14.68	24	1.63	14.56	30
Total debt / Equity capital – excess over fair value.....	0.47	12.75	27	1.51	11.47	27	0.39	11.81	25	1.49	14.52	24	1.63	14.51	30
Long-term debt / Equity capital.....	0.47	11.91	28	1.51	10.65	28	0.39	10.95	25	1.49	13.56	24	1.63	13.04	30
Short-term debt / Equity capital.....	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital.....	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital.....	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt.....	11.74	39.59	27	33.61	40.69	38	10.96	39.86	26	31.95	34.67	46	33.57	28.44	58
Double Leverage															
Equity investment in subs / Equity capital.....	100.44	104.01	38	99.63	103.15	30	100.30	103.22	41	100.95	102.81	40	100.08	103.22	37
Total investment in subs / Equity capital.....	100.44	109.29	30	99.63	108.29	22	100.30	108.40	32	100.95	110.16	27	100.08	111.07	24
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X).....	0.04	0.39	37	-0.04	0.27	29	0.04	0.29	43	0.14	0.47	42	0.01	0.36	36
Equity investment in subs – equity cap / Net income-div (X).....	0.06	1.15	8		0.85		0.06	1.05	6	0.38	1.82	14	0.02	1.22	6
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends.....	84.93	130.36	29	124.90	152.56	43	121.80	152.85	40	89.29	136.59	19	158.01	177.68	48
Cash from ops + noncash items + op expense / Op expense + dividend.....	105.85	118.32	44	187.05	155.61	70	136.76	154.48	47	99.92	147.24	22	166.55	190.27	47
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	103.48	105.80	56	184.31	94.59	90	98.83	98.54	46	79.59	134.08	15	118.34	116.34	59
Pretax operating income + interest expense / Interest expense.....	7,797.31	1,565.66	93	7,749.45	1,645.53	93	5,249.70	1,835.33	90	4,585.71	2,016.32	85	8,833.03	1,968.54	92
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	6,121.87	1,454.22	92	7,749.45	1,896.20	93	5,118.17	1,770.77	89	4,585.71	1,539.23	88	8,833.03	1,632.83	94
Dividends + interest from subsidiaries / Interest expense + dividends.....	90.97	150.57	31	127.33	174.48	40	126.44	174.12	37	90.74	150.43	21	161.42	210.80	39
Fees + other income from subsidiaries / Salary + other expenses.....	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X).....		26.99			40.79			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets.....	0.19	3.60	33	2.56	3.29	49	0.23	3.44	37	0.30	3.85	36	1.26	2.64	48
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due.....		0.30			0.60			0.17			0.10			0.04	
Nonaccrual.....		0.65			1.04			0.92			1.03			0.54	
Total.....		0.95			1.64			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0	1.77	16	0	1.76	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name _____ City/State _____

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	120.09	70.90	85	79.38	69.90	67	81.01	66.37	66	112.64	81.10	83	62.22	57.84	62
Dividends declared / Net income	39.02	31.93	64	52.44	27.22	91	41.34	28.27	79	62.38	42.29	80	52.59	33.08	83
Net income – dividends / Average equity.....	6.22	7.51	43	4.33	9.25	10	4.95	8.62	16	2.56	4.14	30	4.36	6.46	21
Percent of Dividends Paid															
Dividends from bank subsidiaries	91.91	133.26	38	128.80	160.45	48	128.82	155.92	42	92.50	132.17	30	164.28	178.13	47
Dividends from nonbank subsidiaries	0	2.76	25	0.60	6.19	59	0.60	4.90	60	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	91.91	183.35	27	129.40	213.42	37	129.41	203.53	34	92.50	174.85	20	164.28	260.40	34
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	34.92	43.79	41	66.71	43.30	69	52.27	45.96	54	56.58	60.28	49	84.94	66.55	71
Interest income from bank subsidiaries.....	0	0.21	54	0.01	0.11	54	0.01	0.11	57	0.01	0.36	48	0.05	0.54	54
Management and service fees from bank subsidiaries	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	34.92	52.71	39	66.72	48.70	68	52.28	51.33	50	56.59	62.88	48	84.99	69.36	65
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	47.96	14	56.95	66.90	45	41.25	62.63	41	0	56.39	15	0	82.95	12
Interest income from nonbank subsidiaries.....	0	3.25	35	0	2.38	31	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.51	41	0	0.66	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.11	44	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	0	64.26	10	56.95	94.31	41	41.25	87.22	37	0	79.84	8	0	150.41	6
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.88	67.73	82	99.53	72.55	76	99.54	74.16	77	99.94	69.76	90	99.90	67.32	90
Interest income from bank subsidiaries.....	0.01	0.98	50	0.01	0.27	53	0.01	0.23	56	0.01	0.63	45	0.06	0.80	51
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	99.90	81.70	72	99.54	82.68	67	99.56	83.13	68	99.96	82.20	84	99.96	78.80	90
Dividends from nonbank subsidiaries	0	2.90	24	0.46	3.56	59	0.46	3.07	58	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	4.41	19	0.46	5.69	52	0.46	4.67	52	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	103.10	27.96	88	0	28.03	13	103.10	26.38	89	0	27.08	12	0	28.33	11